

Amendments to the Specification

Please replace page 1, lines 17-22 and page 2, lines 1-3 with the following rewritten paragraph:

ATMs are typically placed at locations where ATM customers can quickly and conveniently carry out transactions including transfers of value. These locations may include financial institutions, food retailers, convenience stores, service stations, restaurants, ~~restaurant~~, diners, nightclubs, hotels, motels, liquor stores, thrift stores, airports, sports stadiums, pharmacies, and the like. The entities that operate ATMs (i.e., ATM operators) include financial institutions and entrepreneurs. ATM operators often also own the ATMs. In other cases, ATMs are owned by a first entity (e.g., a financial institution) and operated by a second entity such as a service provider that is contracted by the first entity. In this case, the service provider is the ATM operator.

Please replace page 2, lines 4-19 with the following rewritten paragraph:

ATM operators place ATMs in locations where customers can quickly and conveniently carry out transactions for a number of reasons. For example, a nightclub owner may purchase an ATM for placement in the nightclub that the nightclub owner operates to make increased profits at the bar of the nightclub as well as to make profits from the ATM. Availability of an ATM at the nightclub allows patrons of the nightclub to replenish their currency supplies if and when the patron runs out of currency. The ability to replenish currency supplies increases ~~increasing~~ the likelihood of the patron spending more currency at the nightclub. Even if the patron that replenishes his or her currency supply does not spend more currency at the nightclub, the nightclub owner can still receive profits associated with the transactional costs that the patron may pay in order to use the ATM. Financial institutions generally operate large networks of ATMs that allow customers of the financial institutions to have more freedom in performing financial transactions. Customers of the financial institution that provides such a large network of ATMs view the increased freedom as a benefit of doing business with a particular financial institution. The financial institutions view ATMs as another source of potential revenue.

Please replace page 5, lines 15-23 with the following rewritten paragraph:

In another embodiment the invention provides a method of ~~a method of~~ managing an ATM. The method includes receiving multiple transaction requests at the ATM; changing an amount of currency in the ATM in response to at least some of the multiple transaction requests; receiving data corresponding to a plurality of different currency amounts from the ATM over a period of time, wherein the plurality of different currency amounts are each greater than zero; receiving a query for an amount of currency in the ATM at a given time in the period of time; and outputting data representative of the amount of currency in the ATM at the given time, the amount of currency being one of the plurality of different currency amounts.

Please replace page 10, lines 23-31 and page 11, lines 1-5 with the following rewritten paragraph:

A user can access the ATM management application 100 by using the user interface 30. The interaction between the user interface 30 and the ATM management application 100 is in accordance with techniques generally known in the software arts. The ATM management application 100 preferably resides on a computer (i.e., a processor and a memory associated with the processor). In one embodiment, ~~the computer~~ the ATM management application 100 resides in the processor 15 and/or the memory 40. In another embodiment, the computer in which the ATM management application resides is coupled to the processor 15 and/or the memory 40 to which the ATMs 20 are connected. The user interface 30 also preferably resides on a computer (not shown). In one embodiment, the computer on which the user interface 30 resides is the same computer on which the ATM management application 100 resides. In another embodiment, the computer on which the user interface 30 resides is coupled to the computer on which the ATM management application 100 resides.

Please replace page 25, lines 1-6 with the following rewritten paragraph:

The changed selection criteria section 324 allows the user to change search criteria as just described without going back to the status query screen 310. In various embodiments, the user

can alter any one or more of the ATM ID, the status code, the ATM state, the reporting level ID, the processor ID, the institution ID, ~~ID~~ and the vendor type. When all desired changes are made, the user can preferably generate another search by selecting the search again button 336.

Please replace page 25, lines 7-14 with the following rewritten paragraph:

The disposition section 326 preferably allows the user to filter the type of status signals that are displayed in the status signal section 332. In one embodiment, the filter ~~filter~~ filters based upon the ATM state. For example, if the user would only like to see the ATMs 20 that are down, a certain state is preferably selected. If the user would only like to see the ATMs 20 that are troubled, another state is preferably selected. If the user would only like to see the ATMs 20 that are up, yet another state is preferably selected. If the user would like to see any combination of the ATMs 20 in the up, troubled, and down states, the states can preferably be selected accordingly.

Please replace page 25, lines 30-31 and page 26, lines 1-7 with the following rewritten paragraph:

In some embodiments of the status inquiry module 310, the user has the ability to select and view data corresponding to a particular status signal on a status detail screen 330. The user preferably selects one of the status signals in the status signal section 332 of the status list screen 320 (and in some embodiments, executes a command via a user control on or associated with the status list screen 320). The status detail screen 330 is preferably then displayed with data about a single status signal that was selected on the status list screen 320. The status detail screen 330 can present details regarding a selected status signal in any desired format and in any desired order to display any desired status signal details.

Please replace page 26, lines 29-31 and page 27, lines 1-15 with the following rewritten paragraph:

The comments tab 344 preferably displays comments that have been added for the displayed status signal and the ATM 20 that generated the displayed status signal. Preferably, comments are displayed with the most recent comment displayed first. Comments can be recorded in memory as part of historical status signal data and can preferably be viewed on the status history tab 342 of the status detail screen 330. In some highly preferred embodiments of the present invention, the user can preferably add free-form comments for the displayed status signal and for the ATM 20 that generated the displayed status signal. For example, the user can add ~~adds~~ comments by selecting an add comments button 346 or other user control located on or otherwise associated with the details tab 338, the status history tab 342, the status detail screen 330, and/or other screens of the status inquiry module 300. Alternatively or in addition, an add comments tab 344 can be opened to access a comments screen. Preferably, the user can add an alphanumeric message to describe the status signal and/or the associated ATM 20. Comments can be useful in managing ATMs 20 in that the user can track past observances of the ATM 20 that generated the currently displayed status signal. For example, if the user determines that a particular ATM 20 consistently experiences a particular problem, the user can contact the courier to perform service on the ATM 20 so that the ATM 20 remains operational.

Please replace page 26, lines 22-30 with the following rewritten paragraph:

The courier services module 400 allows a user to manage couriers the ATM operator utilizes to perform administrative transactions at the ATMs 20 associated with the ATM operator. Courier services can define a large part of the expenses associated with operating an ATM 20. Effective management of courier services can reduce the overall costs associated with operating an ATM 20 and can therefore increase profitability of an ATM 20. The courier services module 400 preferably allows the ATM operator to more effectively manage one or more aspects of the interaction between the ATM operator and the couriers with which the ATM operator contracts~~contract~~.

Please replace page 31, lines 7-22 with the following rewritten paragraph:

In some preferred embodiments, if a user accesses the courier maintenance screen 420 by linking from another screen (e.g., 415, 430, 440) to perform maintenance on the profile of a particular courier, then all fields include courier data. The user can preferably delete the courier profile by operating ~~operate~~ a delete button or other user control preferably on or associated with the courier maintenance screen. The user may delete a courier profile, for example, if the courier is no longer used to provide services. The user can preferably update the courier profile by changing at least one of the fields of courier data. In some embodiments, the user can utilize list boxes associated with each of the fields to select courier data to update the field. Preferably, the user can also input new courier data by inputting an identifier associated with the representative field to update the field. Once all courier data in the courier profile is correct, the user can operate an update button or other user control preferably on or associated with the courier maintenance screen 420. "Updated by" and updated timestamp fields displayed on the courier maintenance screen 420 can be used to indicate the user that made the change and when the update was made (e.g., date and time).

Please replace page 33, lines 9-22 with the following rewritten paragraph:

When a user wishes to read courier data in the illustrated preferred embodiment of FIG. 6 (for example), the financial institution ID, the courier name, and the courier route are preferably entered by selecting data from list boxes or similar user controls for these fields and/or by inputting the courier route data using an input device (e.g., a keyboard, not shown). The user may search for data to enter in a particular field, if needed. The search capability is preferably available throughout the ATM management application 100. Once the user has entered the four fields, the user preferably operates a read button or other user-operable control located on or otherwise preferably associated with the courier route maintenance screen 430, thereby filling in the remaining courier data fields. In other embodiments of the present invention, courier data can be read by entering partial information into a blank courier search, courier maintenance, or courier route maintenance screen 410, 420, 430, whereby the remaining fields can be filled with data when a matching courier has been identified.

Please replace page 40, lines 4-11 with the following rewritten paragraph:

Each balance sheet tab 531 displays the data corresponding to currency ~~amounts~~amount that are used to reconcile the ATM 20. In one embodiment, a separate balance sheet tab 531 exists for each type of currency (e.g., a movie ticket balance sheet, a United States dollars balance sheet, a United States coinage balance sheet, and the like). In a related embodiment, a separate balance sheet tab 531 exists for each sub-type of currency (e.g., \$10 bills, \$20 bills, and the like). The balance sheet tab 531 includes three sections, a balancing currency dispensed section, a balancing ATM totals section, and an updated information section.

Please replace page 41, lines 18-23 with the following rewritten paragraph:

The total manual currency count amount is then subtracted from the total currency amount to generate (automatically) a calculated currency dispensed amount. The calculated currency dispensed amount is the amount of currency that the ATM 20 should have dispensed ~~disperse~~ based upon the amount of currency that should have been in the ATM 20 and the amount of currency that was remaining in the ATM 20 at the end of the cutoff period.

Please replace page 41, lines 24-31 and page 42, lines 1-7 with the following rewritten paragraph:

The balancing currency dispense section is utilized to obtain a currency over, currency short, or currency reconciled amount based on a withdrawal total obtained from a log which is created and maintained in the memory. As the processor 15 receives data corresponding to financial transactions occurring at the ATM 20, the log of the data is updated in the memory 40. As the log progresses, valuable information is available. One aspect of the valuable information is the amount of currency that was withdrawn from the ATM 20 during the cutoff period. An amount representative of the amount of currency withdrawn from the ATM 20 according to the log is displayed in an ATM ~~a-ATM~~-withdrawal field. The amount in the ATM withdrawal field is subtracted from the calculated currency dispensed amount to generate (automatically) the

currency over, the currency short, or the currency reconciled amount. If the value of that amount is null, the balance sheet is considered to be reconciled. If an out-of-balance condition occurs (e.g., currency over amount or currency short amount), the user may utilize the possible exception transactions tab 535 to determine the reason for the out-of-balance condition.

Please replace page 43, lines 13-31 with the following rewritten paragraph:

The possible exception transactions tab 532 consists of a list of possible exception transactions that may have caused an out-of-balance condition. The actual list of possible exception transactions ~~transaction~~ is produced by an exception processing screen 810 of the other module 800. The interaction between the auto balance module 500 and the other module 800 (along with other inter-module interaction between each of the modules of the ATM management application 100) allows the user to more effectively manage the ATMs 20 the user is attempting to manage. Transactions are considered to be a possible exception transaction when the data received for the transaction includes an acquirer message reason code that indicates an exception transaction may have occurred. The acquirer message reason code triggers the exception processing screen 810 when the acquirer message reason code includes a card issuer timed out on original request code, a no communications key available for use code, an over dispense code, a suspected malfunction code, a completed partially code, a response received too late code, a card acceptor device unable to complete transaction code, an unable to deliver message to point of service code, a suspected malfunction and card retrained code, a suspected malfunction and card returned code, a suspected malfunction and no currency dispensed code, a timed out at taking money and no currency dispensed code, a timed out at taking card and card retained and no currency dispensed code, an invalid response and no action taken code, a timed out waiting for response code, and/or a partial reversal for incremental authorization code.

Please replace page 46, lines 14-25 with the following rewritten paragraph:

The deposit verification module 600 assists ~~assist~~ the user in performing deposit verification for an ATM 20. When an ATM customer performs a deposit transaction using an

ATM 20, the ATM customer inserts currency into an envelope and deposits the envelope into an envelope deposit slot located on the ATM 20. The ATM customer is prompted by the display screen of the ATM 20 to indicate the value of the currency placed in the envelope using the keypad located on the ATM 20. The amount of currency electronically noted by the ATM customer using the keypad is then included in the journal of transactions that is associated with the ATM 20. Ideally, the amount of currency the ATM customer inserted in the envelope corresponds to the amount of currency electronically noted by the ATM customer. Deposit verification is the process of determining if the two amounts of currency correspond.

Please replace page 51, lines 25-31 and page 52, lines 1-27 with the following rewritten paragraph:

If the user determines that the data displayed corresponding to a particular deposit transaction is not correct (e.g., the amount of currency noted as being in the envelope is not correct), the user can edit the deposit transaction by clicking on an edit deposit transaction button located on the deposit transactions tab 817. An add/update deposit item for deposit verification screen 825 is displayed. The user can then update any of the fields to correctly indicate the standing of the deposit transaction. The fields that can be updated may include an ATM ID, a deposit transaction date and time, an account number, a retrieval reference number, a deposit transaction type ID, a cardholder entered amount, a verified actual amount, a cardholder currency type (i.e., the type of currency in the envelope), a reason code, and a comments field. The user may enter any free-form alphanumeric message to describe the deposit transaction using a comments field on the add/update deposit item for deposit verification screen 825. The field that most often needs to be updated is the verified actual amount. In one embodiment the verified actual amount is defaulted to the cardholder entered amount. If the amount of currency counted from the envelope differs from the amount of currency displayed in the verified actual amount field, the user updates that field to reflect the amount of currency that was counted from the envelope. If after performing an update the verified actual amount equals the cardholder entered amount the user may subsequently verify the deposit transaction as discussed above. If the verified actual amount is not equal to the cardholder entered amount, the user can create an exception using the exception processing screen 810 of the other module 800 by clicking a create

exception button located on the add/update deposit item for deposit verification screen 825. If an exception already exists, the user can view the exception by clicking on a view exception button also located on the add/update deposit item for deposit verification screen 825. If the user would like to view additional information about the deposit transaction, the user can click a view transaction button located on the add/update deposit item for deposit verification screen 825. The user is linked to the transaction list screen 820 of the other module 800. More detailed data concerning the deposit transaction can then be viewed on the transaction detail screen 825 of the other module 800. Once the user has finished updating the fields, the user clicks a process button located on the add/update deposit item for deposit verification screen 825 which thereby includes the updated deposit transaction data on the deposit verification sheet. The user then returns to the deposit transactions tab 817.

Please replace page 53, lines 5-19 with the following rewritten paragraph:

The user can move a verified deposit transaction to another deposit verification sheet by clicking a move deposit transaction button located on the deposit transactions sheet tab 817. A move deposit transaction to a different deposit verification sheet screen 830 is displayed. The user can select a different deposit verification sheet ID from a box list associated with the different deposit verification sheet ID field to define which existing deposit verification sheet the deposit transaction should be moved to. When the user completes ~~is completed~~ defining the different deposit verification sheet ID the user selects a process button located on the move deposit transaction to a different deposit verification sheet screen 830 and is then transferred to the deposit transactions list screen 816 corresponding to the selected deposit verification sheet ID. Only a verified deposit transaction can be moved because as discussed above, an unverified transaction is not considered to be included on a deposit verification sheet. The user may move a deposit transaction to a different deposit verification sheet if the deposit transaction was originally entered on the wrong deposit verification sheet.

Please replace page 54, lines 9-13 with the following rewritten paragraph:

The user can utilize the create new deposit verification sheet screen 820 to create a new deposit verification sheet if a deposit verification sheet does not currently exist for the specific ATM 20 on the specific business date.~~date~~. The create new deposit verification sheet 820 includes a primary search section and a display options section.

Please replace page 55, lines 17-31 and page 56, lines 1-4 with the following rewritten paragraph:

One example of a site analysis and profitability management module 700 is illustrated in FIG. 9. To utilize the functions provided by the site analysis and profitability module 700, the user in some embodiments of the present invention can select the status inquiry module 300 of the ATM management application. The site analysis and profitability module 700 can have a search ~~an search~~-inquiry screen 710 wherein a user can perform searches for ATMs 20 connected to the processor 15 meeting one or more search criteria set by the user. In this manner, the user can select those ATMs 20 for which a profitability analysis will be performed. The search inquiry screen 710 can have any number of fields for user input of search criteria. By way of example only, the fields can include ATM location (e.g., city, state, postal code, and the like), ATM identifier, merchant identifier, financial institution, processor responsible for processing transactions performed by the ATM 20, ATM state (e.g., search for all ATMs that are currently inoperative), and the like. Although the search inquiry screen is not required for the site analysis and profitability module 700, such a feature permits a user to more quickly identify one or more ATMs for which a profitability analysis is to be performed. If a search inquiry screen 710 is not employed, the profitability module 700 can instead have a lookup table or list by which a user can select one or more ATMs 20 connected or connectable to the processor 15 for performing a profitability analysis.

Please replace page 59, lines 26-31 with the following rewritten paragraph:

A third set of fields preferably located in the profitability data screen 720 is a profitability analysis date range. Although in some embodiments a default date range is used (such as a calendar month or year), most preferably the user is able to define a time period over which the ATM's profitability will be determined. The date range fields therefore preferably include a start date and an end date that can be manually entered and changed by a user. Preferably, any date range can be specified.
